

Appln. No. 09/975,460
Amdmt. Dated October 6, 2005
Reply to Office Action mailed on July 18, 2005

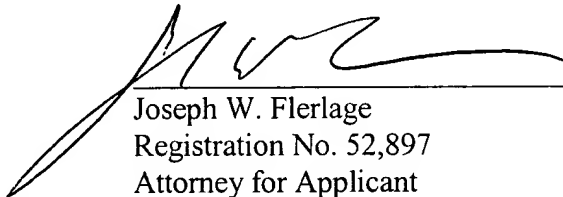
REMARKS

Claims 20-59 and 61-72 are pending in the application. Claims 56 and 61 have been objected to for informalities. Claims 20-27 and 36-41 have been rejected under 35 U.S.C. § 112. Claims 28-35, 42-59 and 61-72 have been deemed allowable.

The objections to claims 56 and 61 and rejections of claims 20-27 and 36-41 have been obviated by the above amendments. Claim 20 has been amended to identify the "retailer-based agent," claim 36 amended to identify the "retailer agent." Claims 56 and 61 have been corrected as suggested by the Examiner. Withdrawal of the pending rejections and objections and is respectfully requested and allowance of the application is earnestly solicited. The Examiner is invited to call the undersigned at the telephone number listed below if a telephone conference would expedite allowance of the application.

Respectfully submitted,

October 6, 2005



Joseph W. Flerlage
Registration No. 52,897
Attorney for Applicant

BRINKS HOFER GILSON & LIONE
P.O. BOX 10395
CHICAGO, ILLINOIS 60610
(312) 321-4200